

SSDI award; the debit run date or "DRD"; and date of onset established by SSA. This information is added to the appropriate computer database through screen Fig. 8.

Page 45 lines 11-15:

In any event, if The Service Provider is allowed to sell PASS 104, claimant is sent information only 106. A follow-up call then is made 108. If the claimant refuses PASS, the process ends 110. If the claimant purchases PASS, the afore listed PASS Program Additional Interview Questions is completed 112. Figs. 13-15 indicate the timing and sequence of specific questions from the PASS Program Additional Interview Questions.

IN THE CLAIMS:

Please cancel claims 3, 4, 6, 7 and 14.

Please amend the following claims by replacement:

1. (Amended) A method of obtaining Social Security disability insurance benefits (SSDI) from the Social Security Administration (SSA) for a disabled individual, recovering overpaid benefits made by a third party and providing services to the disabled individual after obtaining SSDI from the SSA comprising:

determining if the disabled individual qualifies to receive SSDI;

obtaining from the disabled individual preauthorization for direct recovery of the overpaid benefits from a deposit account;

filing a claim with the SSA for SSDI on behalf of the disabled individual;

obtaining an award of SSDI for the disabled individual as a result of the filing of the claim with the SSA; and

recovering from the deposit account a preauthorized, predetermined amount of long-term disability benefits previously provided to the disabled person by a third party, after the award of SSDI by SSA and the disabled individual's receipt of SSDI payments.

5. (Amended) The method of claim 1 further comprising providing ancillary financial services to the disabled individual after determining if the disabled individual qualifies to receive SSDI, wherein the ancillary financial services include financial assistance by extending funds to the claimant for use by the claimant before there is an award of SSDI for the disabled individual

8. (Amended) A method of improving the rate of recovery and decreasing collection time from a claimant of an overpaid disability insurance benefit after an award of SSDI and the claimant's receipt of SSDI payments comprising obtaining authorization from the claimant for electronic capture of the overpaid disability insurance benefit before the receipt of SSDI payments and then electronically capturing from a deposit account a predetermined amount of long-term disability benefits previously provided to the disabled person by a third party, wherein the electronic capture is completed after a SSDI payment is directly deposited in the deposit account but before the predetermined amount is removed from the deposit account by the disabled individual.

10. (Amended) A set of application programs embodied on a computer readable medium for execution on a computer configured to gather, integrate and utilize data from a plurality of unrelated automated federal forms and to populate one or more data bases with said data which is utilized to effectuate preapproved recovery of a

disability insurance overpayment from an approved deposit account after the direct deposit of a SSDI benefit.

11. (Amended) A data processing system for managing a disability insurance overpayment recovery service for recovery of an overpaid disability benefit from a disabled individual comprising:

a computer processor for processing data; and

computer software configured to perform data processing functions comprising:

- a). determining if the disabled individual qualifies to receive SSDI from the SSA;
- b). filing a claim with the SSA on behalf of the disabled individual;
- c). monitoring the progress of the claim for SSDI and receipt of an award of SSDI from the SSA;
- d). calculating an overpaid amount of long-term disability insurance benefits for which the disabled individual has authorized withdrawal prior to receiving a SSDI award; and
- e). recovering from a deposit account approved by the SSA for direct deposit of SSDI benefits the calculated overpaid amount of long-term disability benefits previously provided to the disabled person by a third party, after the award of SSDI by SSA and receipt of SSDI payments.

12. (Amended) A method of obtaining SSDI for a claimant and recovering an overpayment of long-term disability benefits paid by a third party comprising:

determining if the claimant qualifies for SSDI from the SSA;

filing a claim for the claimant with the SSA to qualify for SSDI;

determining if the claimant qualifies for a recovery of an overpayment of long-term disability benefits paid to the claimant by a third party;

obtaining authorization from the claimant to recover the overpayment of long-term disability benefits paid to the claimant by the third party;

obtaining access to a deposit account approved by the SSA for direct payment of a SSDI benefit held by the claimant;

obtaining direct transfer of SSDI from the SSA to the deposit account;

calculating an amount of overpayment of long-term disability benefits in the deposit account paid to the claimant by a third party;

determining a date of the direct transfer of SSDI from the SSA to the deposit account;

accessing the deposit account held by the claimant;

recovering from the deposit account held by the claimant the calculated overpayment amount; and

returning the calculated overpayment amount to the third party.

15. (Amended) The method of claim 12 further comprising providing ancillary financial services to the claimant before obtaining direct transfer of SSDI from the SSA to the deposit account comprising the advancement of funds to the claimant for use by the claimant until the claimant obtains direct payment of SSDI

Please add new claims 17 – 20:

17. A method of obtaining Social Security disability insurance benefits (SSDI) from the Social Security Administration (SSA) for a disabled individual, recovering overpaid benefits made by a third party after obtaining SSDI from the SSA comprising:

determining if the disabled individual qualifies to receive SSDI;

obtaining preauthorization from the disabled individual to electronically recover funds from a deposit account;

.. filing a claim with the SSA for SSDI on behalf of the disabled individual;

obtaining an award of SSDI for the disabled individual as a result of the filing of the claim with the SSA; and

electronically recovering from the deposit account a predetermined amount of long-term disability benefits previously provided to the disabled person by a third party, after the award of SSDI by SSA and the disabled individual's receipt of SSDI payments.

18 The method of claim 17 comprising a step of obtaining from the disabled individual preauthorization for electronic recovery of a predetermined amount of long-term disability benefits from a deposit account prior to obtaining an award of SSDI.

19. The method of claim 17 further comprising the step of obtaining a date of deposit of a SSDI benefit to the deposit account by the SSA after filing a claim with the SSA for SSDI.

20. A computer configured with a set of application programs embodied on a computer readable medium for gathering, integrating and utilizing data from a plurality of unrelated automated federal forms and to populate one or more data bases with said data which is utilized to effectuate preapproved recovery of a disability insurance overpayment from an approved deposit account after the direct deposit of SSDI benefit.